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FEDERAL STUDENT AID

Financial Management System (FMS) FFEL Participant Enrollment (LAP) User Guide Version 3.0

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1 Introduction

1.1 Purpose

The purpose of the LAP User Guide is to introduce new users to the Lender's Application Process (LAP), its primary functions, screen layout, and general process flow.

1.2 LAP Overview

The LAP application is designed for new Lenders and Servicers to enroll in the FFEL program. Prospective FFEL Lenders and Servicers will access LAP to verify and update their demographic information in order to populate the Lender Reporting System (LaRS).

The representative will use the "enroll now" option to select the type of agency he is representing (i.e. Lender, Servicer, Lender/Trustee). Once the agency type has been selected, the representative will be required to complete the LAP. Upon submission and approval a confirmation e-mail will be sent to the institution confirming their enrollment.

Once the data is in LaRS, representatives will use the LaRS profile functionality to make any future changes.

In order to access the LAP application, the representative of the Lender or Servicer organization needs to enter the Lender Identification Number (LID) or Servicer (ID), and Federal Tax ID.

Once in the LAP application, the type of information requested for Lenders is:

1. Lending Contact name, phone, mailing address and email
2. Bank name, mailing address
3. Associated Guaranty Agencies
4. Entity Information
5. Associated Servicers
6. Additional LIDs

The type of information requested for Servicers is:

1. Servicer Contact name, phone, e-mail and mailing address.

Information in LAP can be saved at any time prior to submitting it. Saving data allows users to exit the application without losing their updates, and to call up their saved data by re-entering the application. However, once the LAP is submitted, there will be no opportunity to change the data. Submitted LAP data becomes read-only.

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Sensitive information, such as bank account and routing number will not be displayed within the LAP application. Changes to bank account information will be done through the FMS Help Desk once the application has been submitted and approved.

Prior to approving the LAP, FSA personnel will review the LAP information and match LAP data with submitted Organization Participation Agreements (OPAs). The OPA is a legally binding document between the Lender organization and the Department of Education or between the Servicer organization and the Department of Education. The purpose of the OPA is to eliminate the need for an “authorizing official” at the Lender or Servicer organization to separately mail a signed document each quarter when the organization submits the Lender’s Interest and Special Allowance Request and Report (LaRS/ED799). Participating institutions are required to renew their OPA every two years. Verification of the LAP information, receipt of the OPA, and conversion into the LaRS application must occur prior to FSA accepting any electronic Lender Reporting System reports.

2 Sign on Procedures

2.1 Frequently Asked Questions

What is required for my workstation to access the LAP system?

The following items are required on your workstation:

- Java-enabled browser (connections via a “proxy server” are not supported)
- Windows 98/XP/NT/2000
- Microsoft Internet Explorer version 6.0.028 or greater or Netscape Navigator version 4.06 or greater
- Oracle Jinitiator Plug-in loaded automatically when first connected to the LAP application
- Pentium Processor 133 Mhz or higher
- 64 MB RAM
- 800 X 600 display with 256 color palette (1024 X 768 is preferred)
- 12 MB disk space installation

NOTE: When running other applications (such as Microsoft Office, e-mail applications, etc.) on your workstation at the same time as running Oracle Applications, you may find that your applications run slowly or not at all.

So, how does all this work?

Web Access:

Open a browser (Internet Explorer or Netscape Navigator) to access the LAP application by entering the following command:

http://fsa-fms.ed.gov:8000/LAP_j.htm

If the J-Initiator software is not yet installed on the machine, this software automatically downloads to your machine for installation (this may take some time depending on the internet connection speed). After J-Initiator installation, you will be redirected to the LAP application.

Do I have to know the IP address to access LAP?

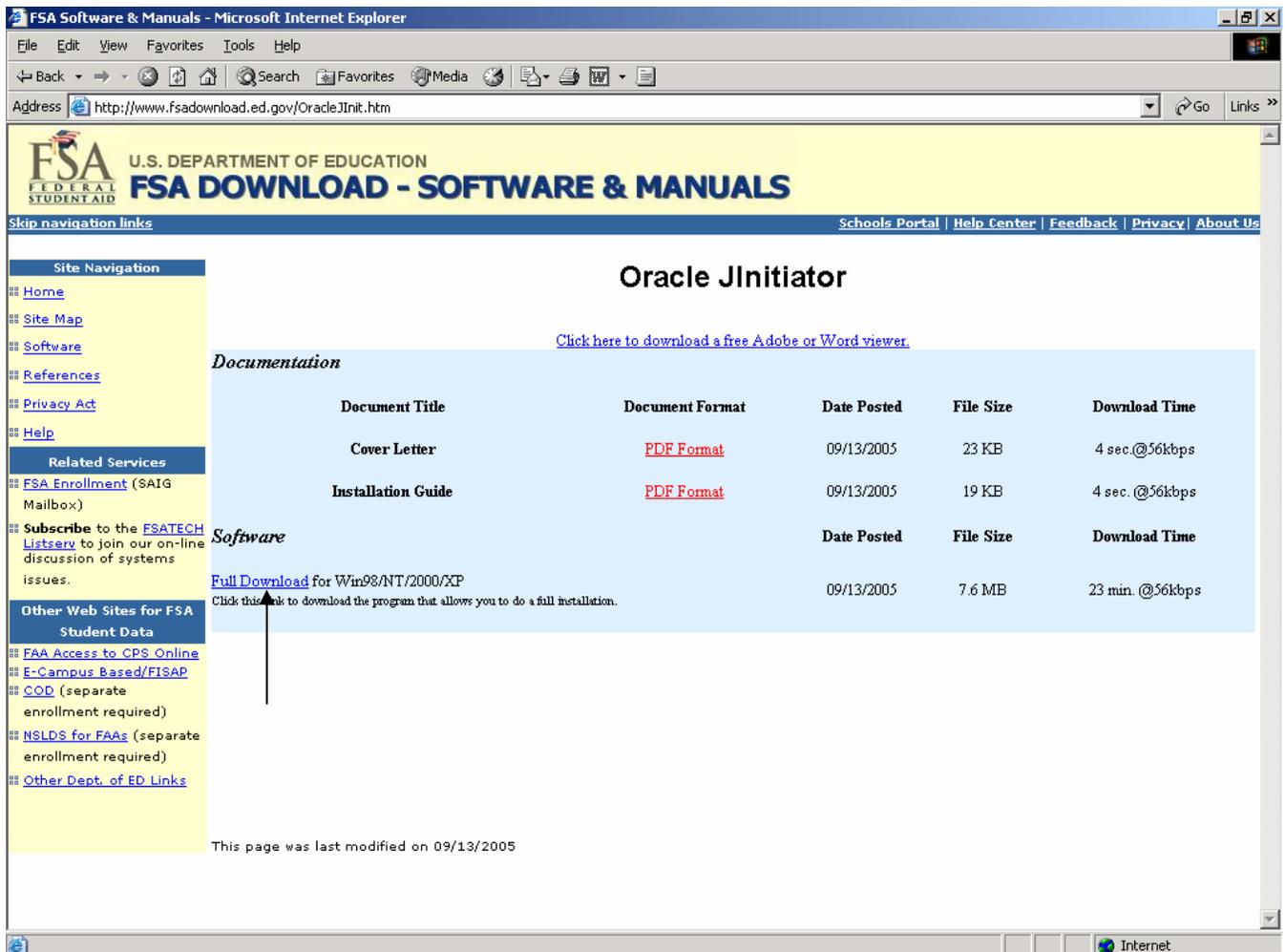
No, you will access an ED website where you will be redirected to the LAP application via a hyperlink.

<http://www.fp.ed.gov/PORTALSWebApp/fp/fms.jsp>

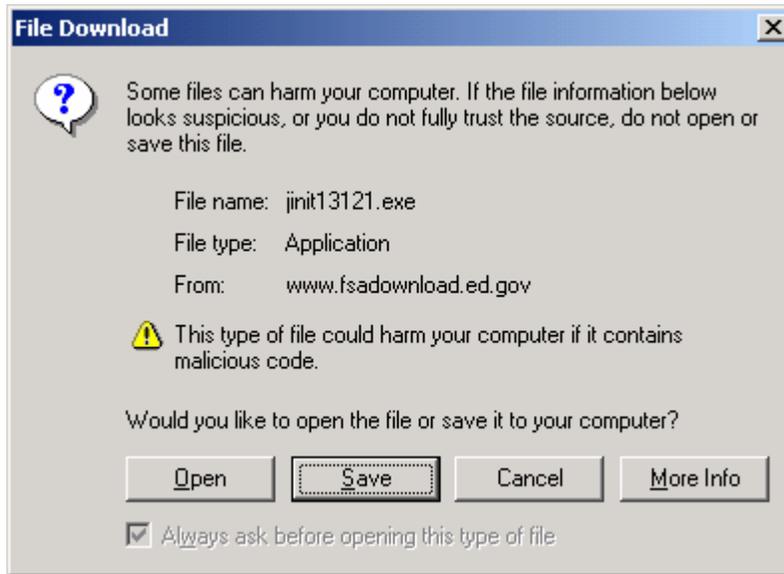
2.2 JInitiator Set-up Process

Before accessing LaRS, you must install a file called JInitiator onto your desktop. This is a one-time only installation, and is only required the first time you access LaRS. To do so, you will be prompted with a series of questions upon accessing the LaRS website. NOTE: IF YOU INSTALLED JInitiator WHEN YOU ACCESSED THE LAP, AND IF YOU ARE ACCESSING LaRS ON THE SAME MACHINE, YOU WILL NOT HAVE TO REINSTALL JInitiator. The installation guide and full download is available at:

[HTTP://WWW.FSADOWNLOAD.ED.GOV/ORACLEJINIT.HTM](http://www.fsadownload.ed.gov/oraclejinit.htm)



1. Scroll to the bottom of the bottom of the web page and click on “Full Download” until the **FMS** icon appears.
2. If you are accessing the application for the first time, once you click the **FMS** button a “Security Warning” window appears as part of the JInitiator installation process.



3. Click **OPEN** to begin installation of the JInitiator software.



- *Depending on your Internet connection this step could take several minutes while JInitiator is downloading.*



1. Tab to the **Lender/Service ID** field and enter your six digit Lender/Service Identification Number (e.g. 8xxxxx).
2. Tab to the **Federal Tax ID** field and enter your nine digit Federal Tax Identification Number. It is not necessary to enter the hyphen, as the system automatically provides the correct format.
3. Click the **Log-In** button.

FYI

Throughout this guide, numbered ellipses denote screen fields corresponding with the numbered descriptions that follow.

FYI

Clicking the Exit button will close the LAP application.

3 Navigation within Oracle

The following icons are available on the toolbar, which appears above the LAP form. The icons appear on the toolbar in color when available for use, and gray when unavailable.



Exit: The Exit icon allows the User to leave the program.



Save: The Save icon saves any pending changes. This icon also changes the status from “New” to “In Progress.”



Save and Proceed: The Save and Proceed icon saves any pending changes and prepares the window for the entry of a new record.



Print: The Print icon prints the current screen to your assigned default printer.



Clear Form: The Clear Form icon clears all data in the current window.



New Record: The New Record icon creates a new record.



Delete Record: The Delete Record icon deletes the Guaranty Agency, Servicer or Additional LID relationship from its association with the LID.



Clear Record: The Clear Record icon clears all data pertaining to the current record.



List of Values (LOV): The LOV shows selectable items for the current (selected) field.



Edit: The Edit icon opens the Editor window for the current field.



Window Help: The Window Help icon displays help information for the screen the user is currently on.

4 Lender Screens

4.1 Lender/Servicer/Trustee Application Process Screen

This screen is used to capture FFEL Provider type, IDs, Name, Institution Type and Interest Calculation Method.

Oracle Developer Forms Runtime - Web

Action Edit Query Block Record Field Help Window

ORACLE

Lender's Application Process (LAP)

Lender/Service/Trustee Application Process

Please select if you are a Lender, Servicer or Lender/Trustee :

Lender
 Servicer
 Lender/Trustee

1

2 Lender ID 834233

3 Federal Tax ID 99-9999999

4 Lender Name LENDER 1

5 Institution Type National Bank

6 Interest Calculation Method Actual (365/366 Days)

7 Continue

Record: 1/1

1. Select your 'lender type' as either Lender or Eligible Lender Trustee.
2. Note that your financial institution's six-digit **Lender ID** (LID) is pre-populated.

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3. Note that the nine-digit **Federal Tax ID** assigned to your financial institution by the Internal Revenue Service (IRS) is pre-populated.
4. Tab to the **Lender Name** field and note that your financial institution's name is pre-populated. If the full, legal name of your financial institution differs from what is shown, enter the correct Lender name here. This is a required field.
5. Tab to the **Institution Type** field and select your institution type. Highlight and click on the institution type that best represents your financial institution. This is a required field.
6. Tab to the **Interest Calculation Method** field and note that the interest calculation method is pre-populated. If the interest calculation method shown is not accurate, click on the drop-down arrow. Highlight and click on the interest calculation method that your financial institution will use. This is a required field.
7. Click the **Continue** button once all mandatory fields have been completed. This will open the "Contact Information" screen.

FYI

At any time click the save icon to save your data. Once you have saved your LAP, you will be able to close your browser or access another web site. When you return to LAP, you can resume your updates and verification without re-entering the data you already saved.

4.2 Contact Information Screen

This screen is used to capture demographic information pertaining to your institution’s contact person.

Lender

Name: LENDER 1 Federal Tax ID: 99-9999999

Lender ID: 834233 LAP Status: In Process

Contact Information

Enter your Contact Information below.

First Name: JIM

Middle Initial: J

Last Name: SMITH

Email: LENDER@ED.GOV

Phone: 567 789-1234 Extension:

Fax: 567 789-2345

Address: 954 SPRING ST

City: ANYWHERE

State: WASHINGTON

ZIP Code: 91536

Record: 1/1

FYI The Name, Fed Tax ID, and Lender ID fields automatically populate based upon information entered in the “Lender/Service/Trustee Application Process” screen.

FYI The LAP Status field automatically populates. The four LAP statuses are:
New – no data has been entered
In Progress – LAP has been partially completed
Submitted – LAP has been completed and submitted for ED approval
Approved – LAP has been approved by ED staff. Data will be transferred into LaRS.

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At this time, take a moment to review the information on this screen. If changes need to be made, update the information as necessary. You will also want to enter any information that may be missing. All fields are required unless otherwise stated. To do so, follow the steps below:

1. Tab to the **First Name** field and enter the first name of the contact person for your financial institution. This person should be authorized to address inquiries concerning information provided on the LAP and regarding your student loan program.
2. Tab to the **Middle Initial** field and enter the middle initial of the contact person for your financial institution.
3. Tab to the **Last Name** field and enter the last name of the contact person for your financial institution.
4. Tab to the **Email** field and enter the email address of the contact person for your financial institution. The email address must be in a valid format (e.g. john.doe@aol.com).
5. Tab to the **Phone** field and enter the phone number (with area code) of the contact person for your financial institution. It is not necessary to enter parentheses or hyphens, as the system automatically provides the correct format. This is a required field. Include the phone extension, if applicable.
6. Tab to the **Fax** field and enter the fax number (with area code) of the contact person for your financial institution. It is not necessary to enter parentheses or hyphens, as the system automatically provides the correct format.
7. Tab to **Address** field and enter the street address for your financial institution in the four lines provided.
8. Tab to the **City** field and enter the city in which your financial institution is located.
9. Tab to the **State** field and enter the postal state abbreviation for your financial institution. You may also click on the inverted triangle and a list of states will appear for you to select from.
10. Tab to the **ZIP Code** field and enter the five-digit ZIP code in which your financial institution is located. The four-digit extension is optional. It is not necessary to include a hyphen, as the system automatically provides the correct format.
11. Once you have completed all fields on the "Contact Information" screen, click on the drop down arrow. Highlight and click on "Guaranty Agency". This will open the "Guaranty Agency" screen.

4.3 Guaranty Agency Screen

This screen is used to capture the Guaranty Agencies associated with your institution.

Lender

Name **LENDER 1** Federal Tax ID **99.9999999**

Lender ID **834233** LAP Status **In Process**

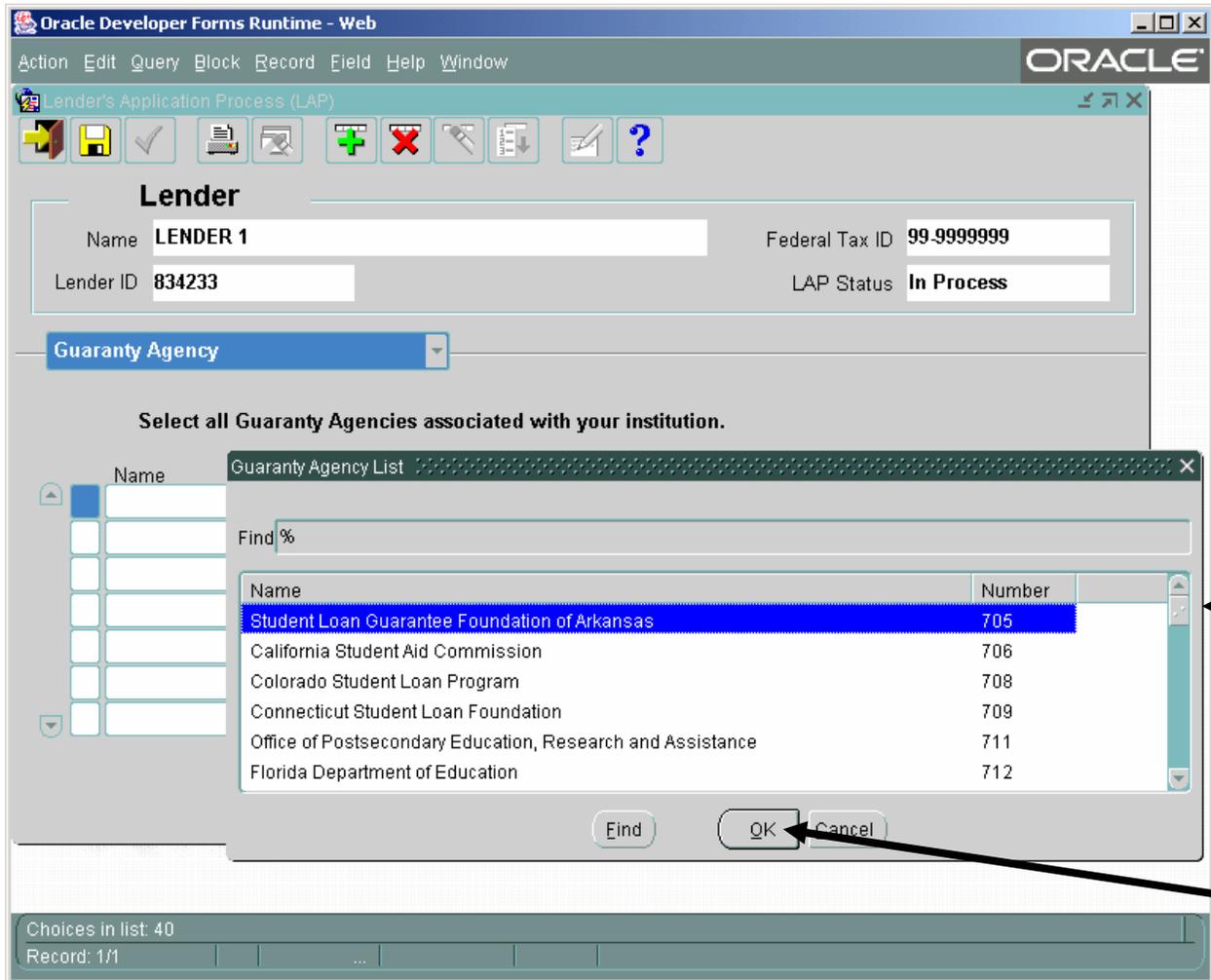
Guaranty Agency

Select all Guaranty Agencies associated with your institution.

Name	Code

Record: 1/1

1. Click inside the first empty **Name** field. Click **CTRL L** to select the guarantor. You will be prompted to sort the information by either the guarantor name or code.



2. Select the appropriate Guaranty Agency from the Guaranty Agency list. You can scroll down the list by dragging the bar on the right.
3. Click the **OK** button.

Oracle Developer Forms Runtime - Web

Action Edit Query Block Record Field Help Window

ORACLE

Lender's Application Process (LAP)

Lender

Name **LENDER 1** Federal Tax ID **99.9999999**

Lender ID **834233** LAP Status **In Process**

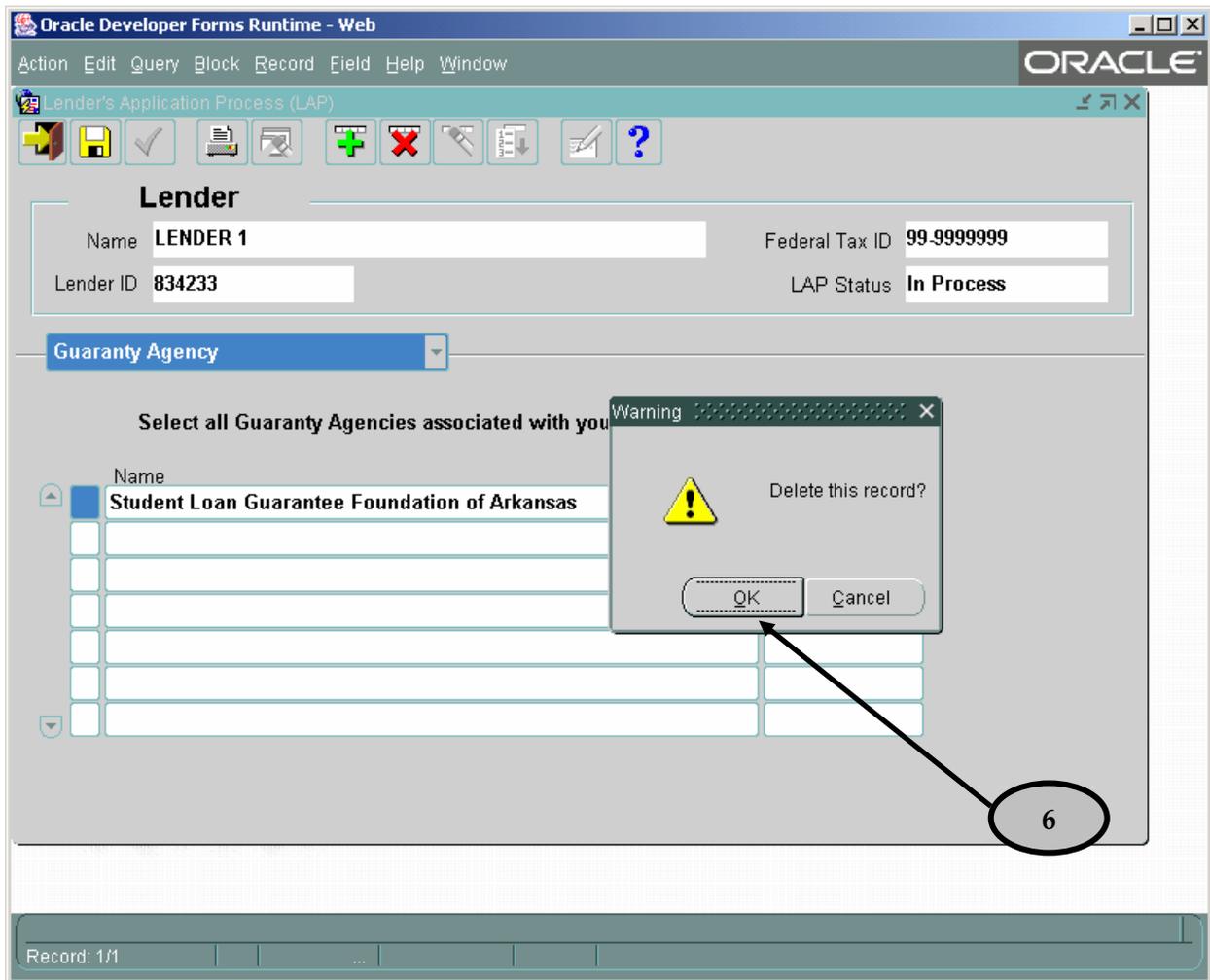
Guaranty Agency

Select all Guaranty Agencies associated with your institution.

Name	Code
Student Loan Guarantee Foundation of Arkansas	705

Record: 1/1

4. The Guaranty Agency **Name** and **Code** fields will automatically populate. Repeat steps 1 through 4 for each additional Guaranty Agency. Selecting at least one Guaranty Agency is required.
5. Once you have completed all fields on the “Guaranty Agency” screen, click on the drop down arrow. Highlight and click on “Servicer Information”. This will open the “Servicer Information” screen.



6. To delete a Guaranty Agency from the Guaranty Agency screen, click inside the field that contains the name of the Guaranty Agency to be deleted. Click on the **Delete Record** icon. A warning message will appear like the one above. Click the **OK** button and the record will be permanently deleted.
7. If more than seven Guaranty Agencies are associated with this LID, then click on the **NewRecord** icon. A new line will be provided, and the Guaranty Agency list will automatically appear. Select the appropriate Guaranty Agency from the list and click the **OK** button. Continue adding new lines until all of your associated Guaranty Agencies are listed.

4.4 Servicer Information Screen

This screen is used to capture which Servicer(s) your institution works with. A servicer is a company other than your institution with whom you contract to servicer your loan portfolio.

The screenshot shows the Oracle Developer Forms Runtime - Web interface. The title bar reads "Oracle Developer Forms Runtime - Web". The menu bar includes "Action", "Edit", "Query", "Block", "Record", "Field", "Help", and "Window". The window title is "Lender's Application Process (LAP)". The toolbar contains icons for navigation and editing. The main form is titled "Lender" and contains the following fields:

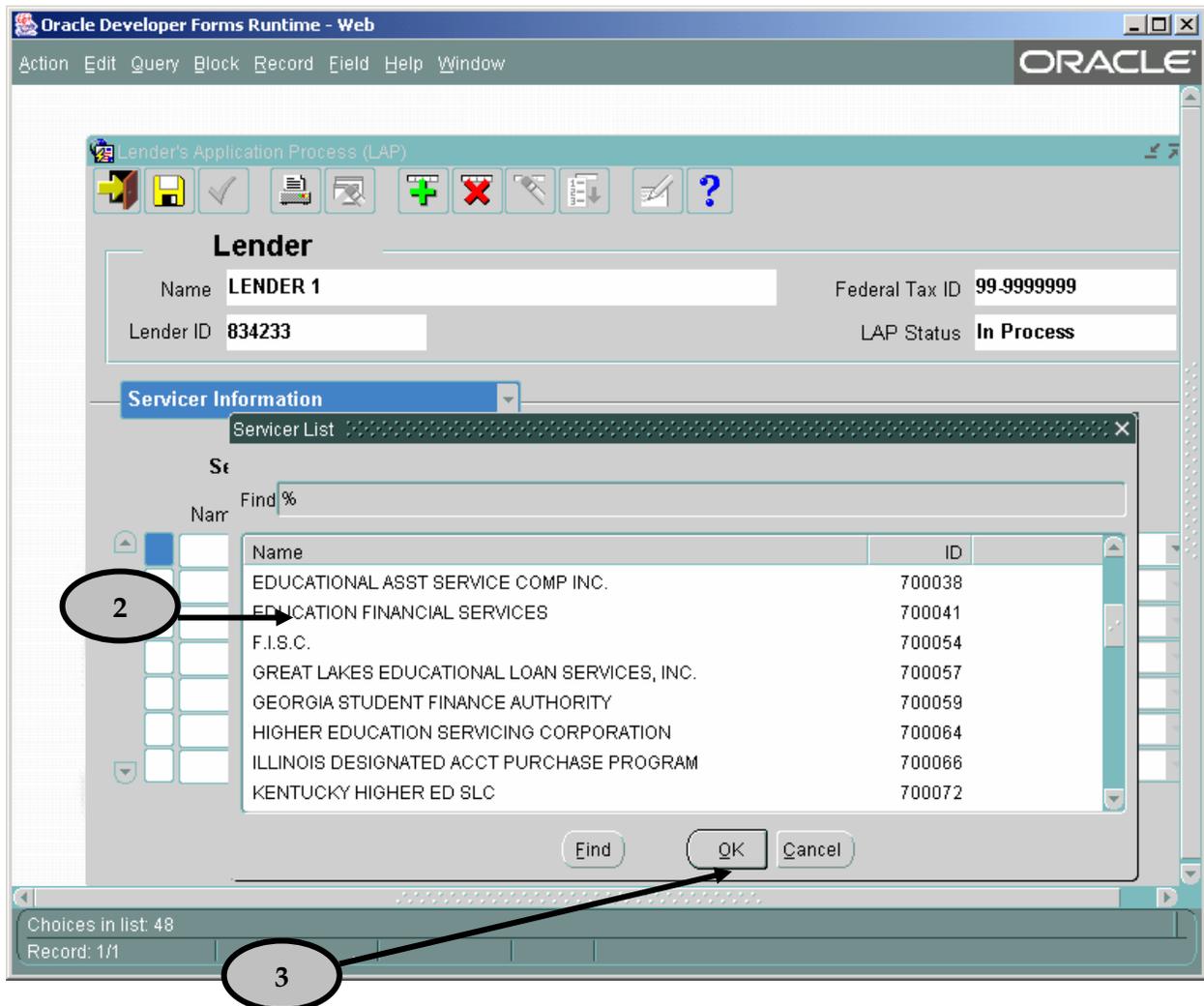
Name	LENDER 1	Federal Tax ID	99.9999999
Lender ID	834233	LAP Status	In Process

Below the lender information is a dropdown menu labeled "Servicer Information". Underneath is the instruction "Select all Servicer(s) your institution works with." followed by a table:

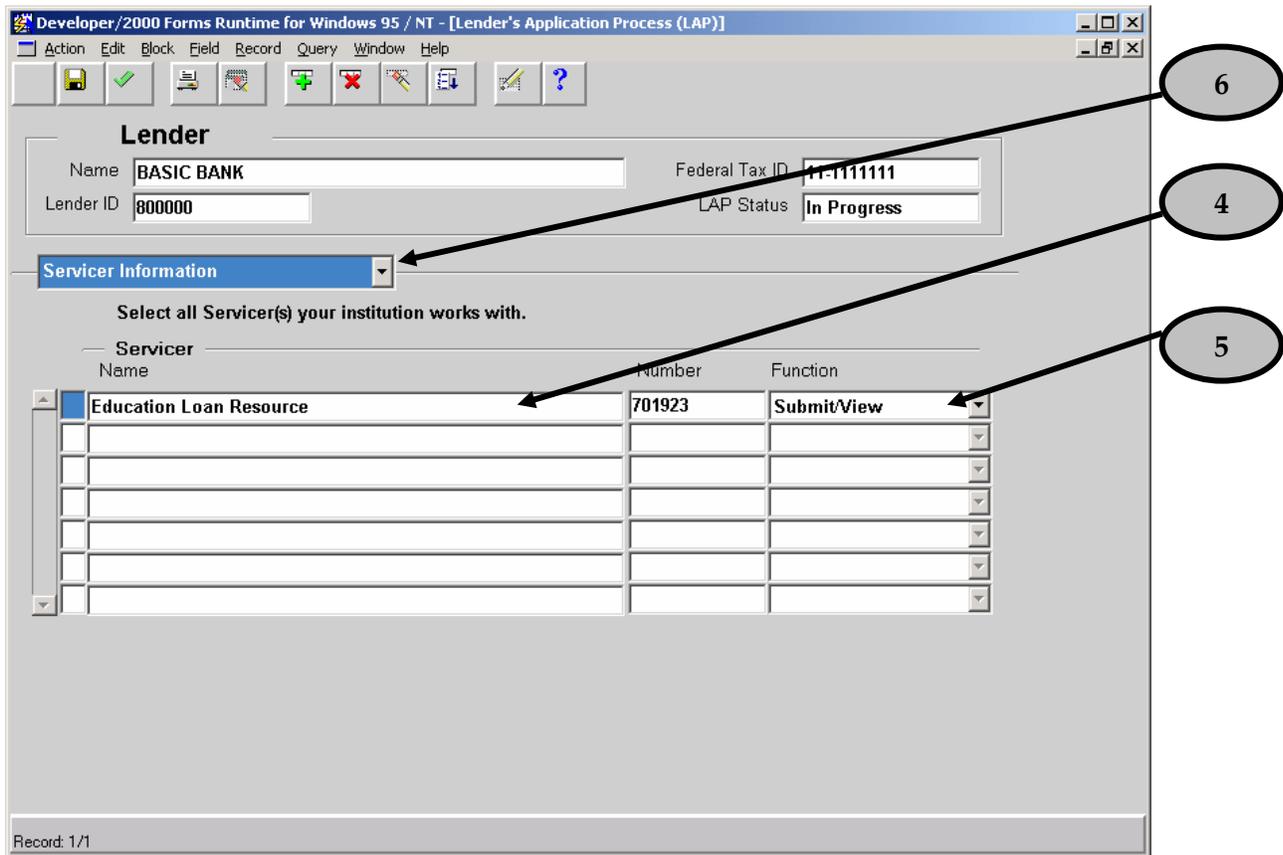
Name	Servicer ID	Function
		Maintain

A callout box with the number "1" points to the first empty "Name" field in the table.

1. If you have a servicing contract with a servicing organization to maintain all or part of your portfolio, then click inside the first empty **Name** field. Click CTRL L to select the servicer. You will be prompted to sort the information by either the servicer name or code.



2. Select the appropriate Servicer from the Servicer list.
3. Click the OK button.

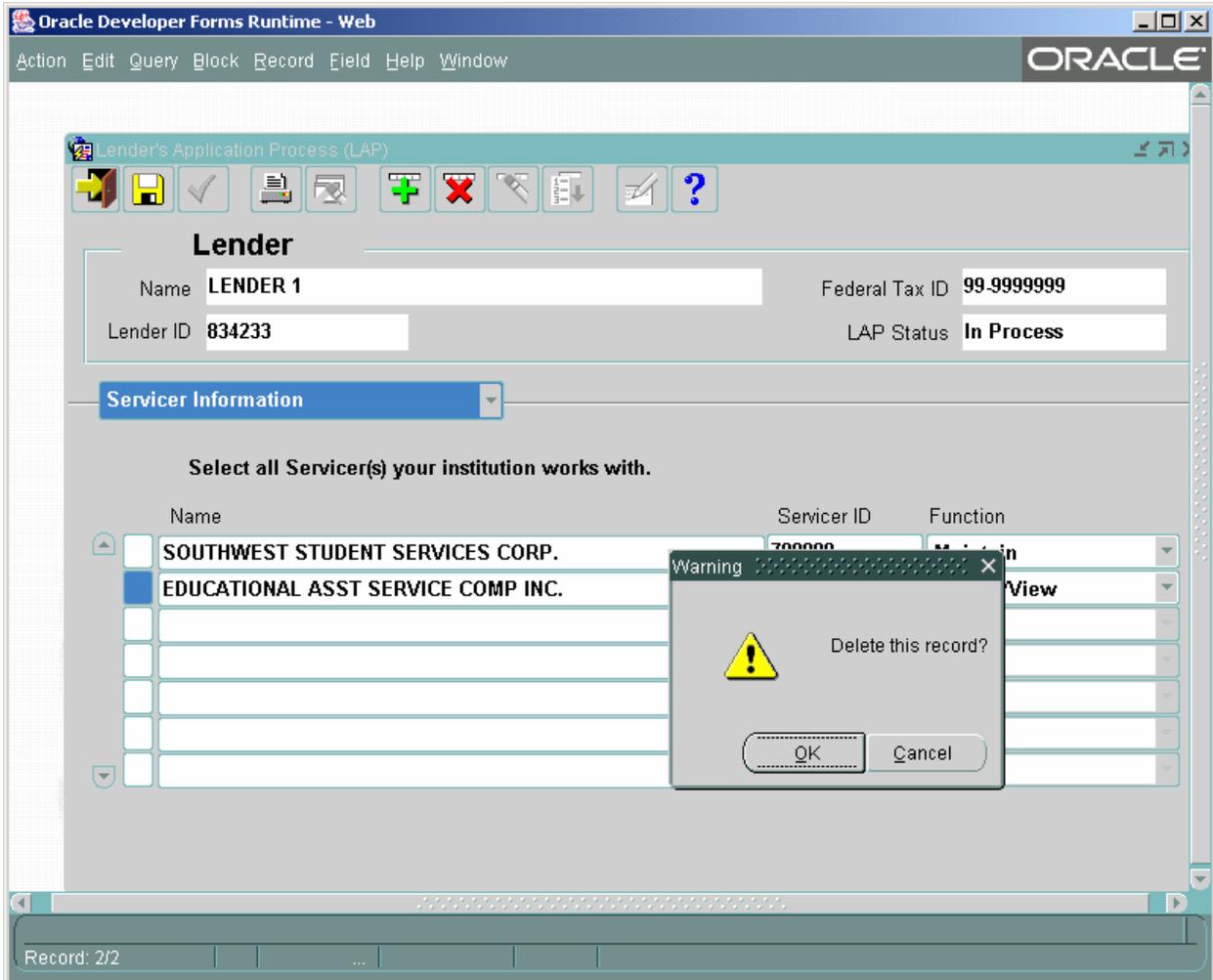


4. The Servicer **Name** and **Number** fields will automatically populate.
5. Click on the drop down arrow under the **Function** field. Choose the appropriate function for the Servicer. Repeat steps 1 through 6 for each additional Servicer.

Note: Select “**Submit/View**” if the Servicer fills out AND submits quarterly billings for your financial institution. Select “**Maintain**” if the Servicer fills out but WILL NOT submit quarterly billings for your institution.

6. Once you have completed all fields on the “Servicer Information” screen, click on the drop down arrow. Highlight and click on “Additional LID(s) Information”. This will open the “Additional LID(s) Information” screen.
7. If more than seven Servicers are associated with this LID, then click on the **New Record** icon. A new line will be provided, and the Servicer list will automatically appear. Select the appropriate Servicer from the list and click the **OK** button. Remember to choose the

appropriate function. Continue adding new lines until all of your associated Servicers are listed.



- To delete a Servicer from the Servicer Information screen, click inside the field that contains the name of the Servicer to be deleted. Click on the **Delete Record** icon. A warning message will appear like the one above. Click the **OK** button and the record will be permanently deleted.

4.5 Additional LID(s) Information Screen

This screen is used to capture any additional LID(s) your institution uses for participation in the FFEL program.

The screenshot shows the Oracle Developer Forms Runtime - Web interface for the Lender's Application Process (LAP). The window title is "Oracle Developer Forms Runtime - Web" and the application title is "Lender's Application Process (LAP)". The interface includes a menu bar (Action, Edit, Query, Block, Record, Field, Help, Window) and the ORACLE logo. The main content area is titled "Lender" and contains the following fields:

- Name: LENDER 1
- Federal Tax ID: 99-9999999
- Lender ID: 834233
- LAP Status: In Process

Below the Lender section is the "Additional LID(s) Information" section, which includes a dropdown menu and a table with the following columns:

Number	Name

An arrow points to the first empty "Number" field, and a circled "1" is next to it. A "Continue" button is located at the bottom right of the form. The status bar at the bottom indicates "Record: 1/1".

1. If you administer any portion of your portfolio under a different LID, click inside the first empty **Number** field and enter the additional LID. If no name appears in the **Name** field, recheck that you entered the LID correctly.

Oracle Developer Forms Runtime - Web

Action Edit Query Block Record Field Help Window

ORACLE

Lender's Application Process (LAP)

Lender

Name **LENDER 1** Federal Tax ID **99-9999999**

Lender ID **834233** LAP Status **In Process**

Additional LID(s) Information

Do you participate in the FFEL program under more than one LID? If so, please enter the additional LID(s):

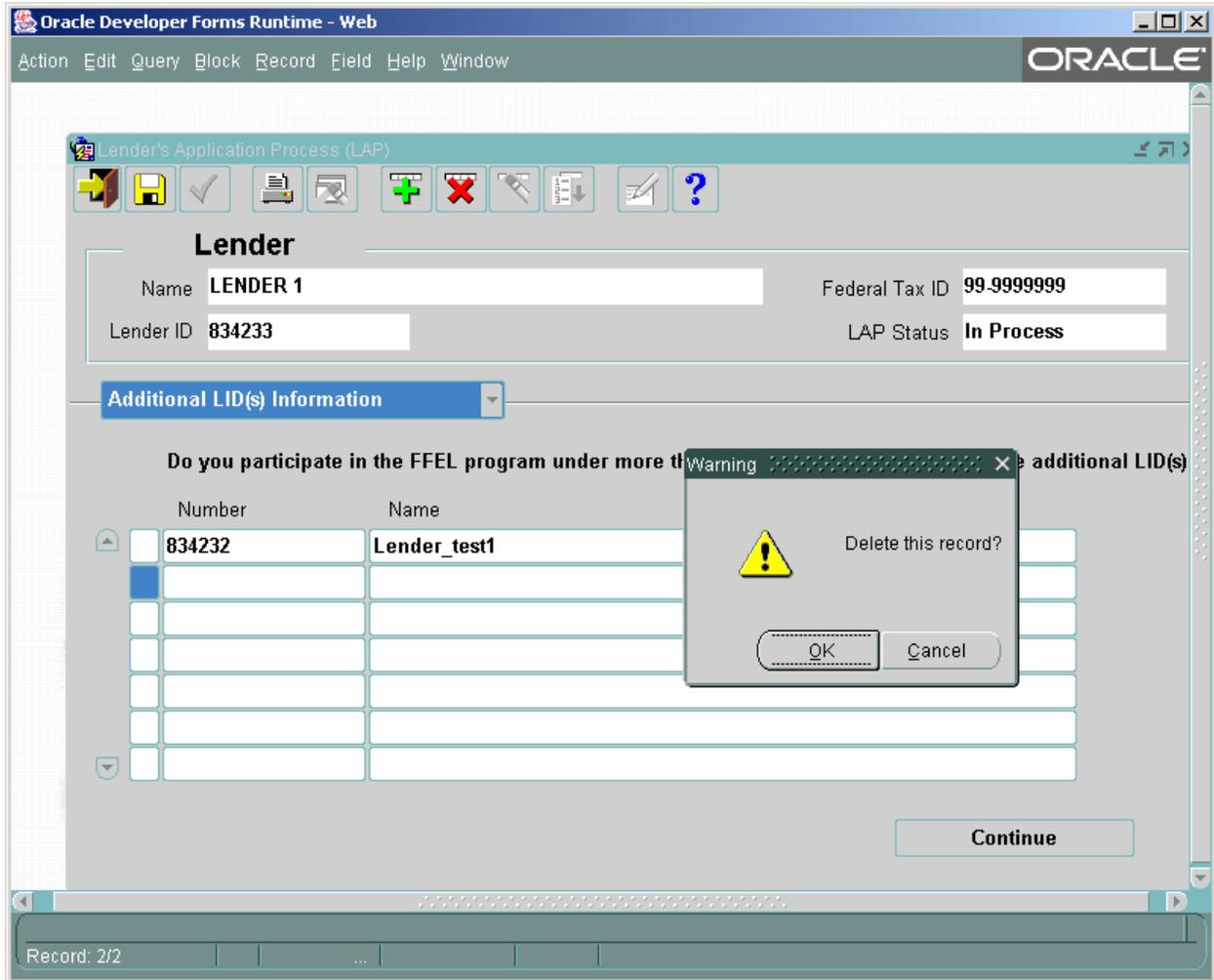
Number	Name
834232	Lender_test1

Continue

Record: 2/2

2. Note that the Lender **Name** field populates automatically. Repeat step 1 for each additional LID.
3. Click the **Continue** button after all additional LIDs have been entered.

- To delete a LID from the Additional LID(s) Information screen, click inside the field that contains the number of the LID to be deleted. Click the **Delete Record** icon. A warning message will appear like the one below. Click the **OK** button and the record will be permanently deleted.



- If more than seven additional LIDs are associated with this LID, then click on the **New Record** icon and a new line will be provided. Continue adding new lines until all of your additional LIDs are listed.

4.6 Disclaimer Screen

This screen is used to submit your LAP information.

The screenshot shows the Oracle Developer Forms Runtime - Web interface. The title bar reads "Oracle Developer Forms Runtime - Web". The menu bar includes "Action", "Edit", "Query", "Block", "Record", "Field", "Help", and "Window". The Oracle logo is in the top right corner. The main window is titled "Lender's Application Process (LAP)". Below the title bar is a toolbar with various icons. The form content is as follows:

Name	LENDER 1	Federal Tax ID	99-9999999
Lender ID	834233	LAP Status	In Process

Additional LID(s) Information

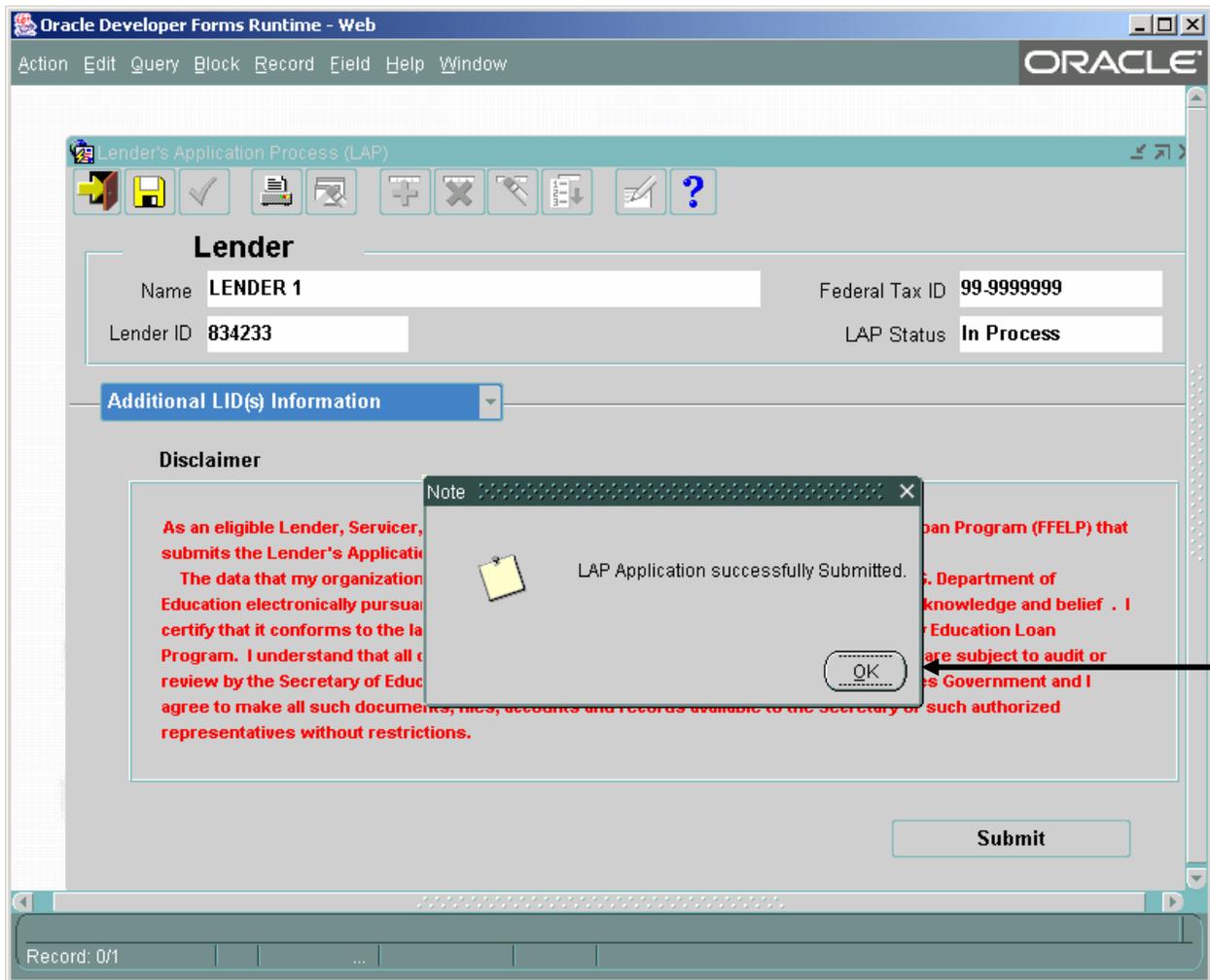
Disclaimer

As an eligible Lender, Servicer, or Eligible Lender Trustee in the Federal Family Education Loan Program (FFELP) that submits the Lender's Application Process (LAP) electronically, I certify that:
The data that my organization or its agent, or its third-party servicer, will submit to the U.S. Department of Education electronically pursuant to this Agreement is and will be correct to the best of my knowledge and belief . I certify that it conforms to the laws, regulations, and policies applicable to the Federal Family Education Loan Program. I understand that all documents, files, accounts and records supporting this data are subject to audit or review by the Secretary of Education or other authorized representatives of the United States Government and I agree to make all such documents, files, accounts and records available to the Secretary or such authorized representatives without restrictions.

Buttons: Cancel, Continue

Record: 1/1

1. Read the **Disclaimer**.
2. Click the **Continue** button.



3. A confirmation note will appear. Click the **OK** button. This will bring you back to the "Welcome" screen.

FYI

Your LAP will be saved once you click the submit button. Once submitted, you will not have the opportunity to log onto LAP again and change your information until it has populated in LaRS. You will be able to log onto LAP and view your information.

5 Lender/Trustee Screens

5.1 Lender/Service/Trustee Application Process Screen

This screen is used to capture FFEL Provider type, IDs, Name, Institution Type and Interest Calculation Method.

Lender/Service/Trustee Application Process

Please select if you are a Lender, Servicer or Lender/Trustee :

Lender
 Servicer
 Lender/Trustee

Lender/Trustee ID: 834234
Federal Tax ID: 99-9999999
Lender/Trustee Name: BANK A ELT FOR COMPANY B
Institution Type: National Bank
Interest Calculation Method: Actual (365/366 Days)

Continue

Record: 1/1

1. Note that the **Lender** radio button is pre-populated based upon the Lender Identification number entered on the “Welcome” screen. If your financial institution holds loans in its name on behalf of others for purposes of the Federal Family Education Loan Program, select the **Lender/Trustee** radio button instead.
2. Note that your financial institution’s six-digit **Lender/Trustee ID (LID)** is pre-populated.
3. Note that the nine-digit **Federal Tax ID** assigned to your financial institution by the Internal Revenue Service (IRS) is pre-populated.
4. Tab to the **Lender/Trustee Name** field and note that the your financial institution’s name is pre-populated. If the full, legal name of your financial institution differs from what is shown, enter the correct Lender/Trustee name here.
5. Tab to the **Institution Type** field and select your institution type. Highlight and click on the institution type that best represents your financial institution.
6. Tab to the **Interest Calculation Method** field and note that the interest calculation method is pre-populated. If the interest calculation method shown is not accurate, click on the drop-down arrow. Highlight and click on the interest calculation method that your financial institution will use.
7. Click the **Continue** button once all mandatory fields have been completed. This will open the “Contact Information” screen.

FYI

At any time click the save icon to save your data. Once you have saved your LAP, you will be able to close your browser or access another web site. When you return to LAP, you can resume your updates and verification without re-entering the data you already saved.

5.2 Contact Information Screen

This screen is used to capture demographic information pertaining to your institution's contact person.

Lender/Trustee

Name: **BANK A ELT FOR COMPANY B** Federal Tax ID: **99 9999999** Lender ID: **834234** LAP Status: **In Progress**

Contact Information

Enter your Contact Information below.

First Name: **JOHN** Address: **P.O. BOX 2870**

Middle Initial:

Last Name: **DOE** City: **FRANKLIN**

Email: **ELT@BANK.COM** State: **WASHINGTON**

Phone: **444 777-5555** Extension:

Fax: **444 777-5556** ZIP Code: **16386**

FYI The Name, Fed Tax ID, and Lender ID fields automatically populate based upon information entered in the "Lender/Service/Trustee Application Process" screen.

FYI The LAP Status field automatically populates. The four LAP statuses are:
New – no data has been entered
In Progress – LAP has been partially completed
Submitted – LAP has been completed and submitted for ED approval
Approved – LAP has been approved by ED staff. Data will be transferred into LaRS.

At this time, take a moment to review the information on this screen for validity. If changes need to be made, update the information as necessary. You will also want to enter any information that may be missing. To do so, follow the steps below:

1. Tab to the **First Name** field and enter the first name of the contact person for your financial institution. This person should be authorized to address inquiries concerning information provided on the LAP and regarding your student loan program.
2. Tab to the **Middle Initial** field and enter the middle initial of the contact person for your financial institution. This is not a required field.
3. Tab to the **Last Name** field and enter the last name of the contact person for your financial institution.
4. Tab to the **Email** field and enter the email address of the contact person for your financial institution. The email address must be in a valid format (e.g. john.doe@aol.com).
5. Tab to the **Phone** field and enter the phone number (with area code) of the contact person for your financial institution. It is not necessary to enter parentheses or hyphens, as the system automatically provides the correct format. Include the phone extension, if applicable.
6. Tab to the **Fax** field and enter the fax number (with area code) of the contact person for your financial institution. It is not necessary to enter parentheses or hyphens, as the system automatically provides the correct format.
7. Tab to **Address** field and enter the street address for your financial institution in the four lines provided.
8. Tab to the **City** field and enter the city in which your financial institution is located.
9. Tab to the **State** field and enter the postal state abbreviation for your financial institution. You may also click on the inverted triangle and a list of states will appear for you to select from. This is a required field.
10. Tab to the **ZIP Code** field and enter the five-digit ZIP code in which your financial institution is located. The four-digit extension is optional. It is not necessary to include a hyphen, as the system automatically provides the correct format.

5.3 Entity Information Screen

This screen is used to capture information about the Entity associated with your institution.

The screenshot shows the Oracle Developer Forms Runtime - Web interface. The title bar indicates the application is "Lender's Application Process (LAP)". The main window is titled "Lender/Trustee" and contains the following information:

- Name: BANK A ELT FOR COMPANY B
- Federal Tax ID: 99.9999999
- Lender ID: 834234
- LAP Status: In Process

Below this is the "Entity Information" section, which is currently selected in a dropdown menu (callout 9). The instruction "Enter your Entity Information below." is displayed. The form fields are as follows:

- Name: COMPANY B (callout 1)
- Address: TEST DRIVE 123 (callout 2)
- City: WASHINGTON (callout 3)
- State: DISTRICT OF COLUMBIA (callout 4)
- ZIP Code: 92345-0000 (callout 5)
- Email: LOANS@AOL.COM (callout 6)
- Phone: 203 333-4444 (callout 7)
- Fax: 203 333-4445 (callout 8)

The bottom of the screen shows a status bar with "Record: 1/1".

1. Tab to the **Name** field and enter the name of the entity for which you are acting as a trustee (e.g. Bank One, NA ELT for XYZ Company). This is a required field.
2. Tab to the **Address** field and enter the street address of the entity for which you are acting as a trustee.
3. Tab to the **City** field and enter the city in which the entity is located.

4. Tab to the **State** field and enter the postal state abbreviation for the entity.
5. Tab to the **ZIP Code** field and enter the five-digit ZIP code in which the entity is located. The four-digit extension is optional. It is not necessary to include a hyphen, as the system automatically provides the correct format.
6. Tab to the **Email** field and enter the email address of the entity. The email address must be in a valid format (e.g. bankone@aol.com).
7. Tab to the **Phone** field and enter the phone number (with area code) of the entity. It is not necessary to enter parentheses or hyphens, as the system automatically provides the correct format. Include the phone extension, if applicable.
8. Tab to the **Fax** field and enter the fax number (with area code) of the entity. It is not necessary to enter parentheses or hyphens, as the system automatically provides the correct format.
9. Once you have completed all fields on the “Entity Information” screen, click on the drop down arrow. Highlight and click on “Guaranty Agency”. This will open the “Guaranty Agency” screen.

Guaranty Agency Screen

This screen is used to capture the Guaranty Agencies associated with your institution.

Lender/Trustee

Name **BANK A ELT FOR COMPANY B** Federal Tax ID **99.9999999**

Lender ID **834234** LAP Status **In Process**

Guaranty Agency

Select all Guaranty Agencies associated with your institution.

Name	Code

Record: 1/1

1. Click inside the first empty **Name** field. Click **CTRL L** to select the guarantor. You will be prompted to sort the information by either the guarantor name or code

The screenshot shows the Oracle Developer Forms Runtime - Web interface. The title bar reads "Oracle Developer Forms Runtime - Web". The menu bar includes "Action", "Edit", "Query", "Block", "Record", "Field", "Help", and "Window". The Oracle logo is in the top right corner. The main window title is "Lender's Application Process (LAP)".

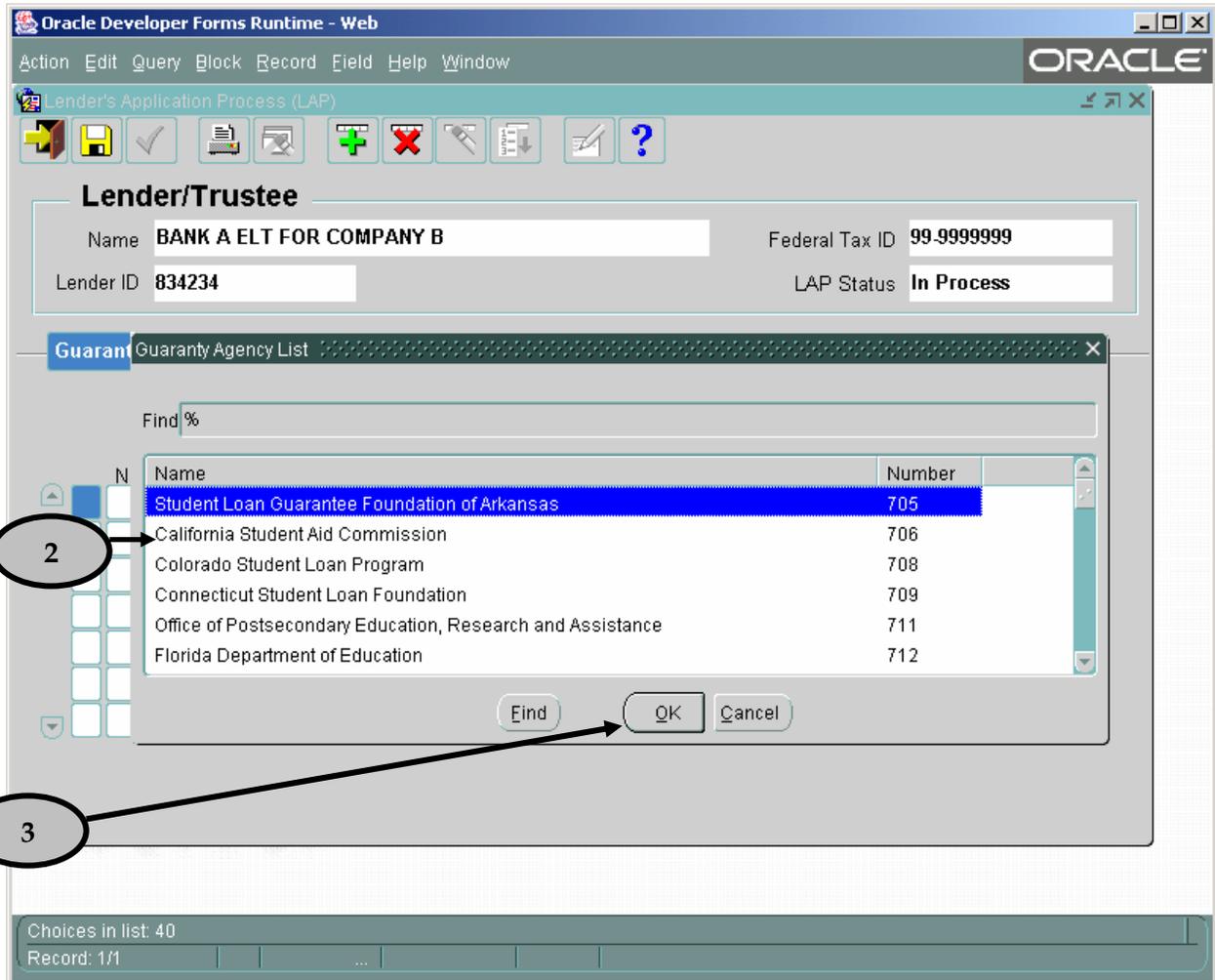
The "Lender/Trustee" section contains the following fields:

- Name: **BANK A ELT FOR COMPANY B**
- Federal Tax ID: **99.9999999**
- Lender ID: **834234**
- LAP Status: **In Process**

The "Guaranty Agency" section has a dropdown menu and a table with the instruction "Select all Guaranty Agencies as". The table has columns for "Name" and "Code".

A "Note" dialog box is open over the table, containing a yellow sticky note icon and the text "Sort data by?". Below the text are two buttons: "GA Name" and "GA Code".

At the bottom of the window, a status bar shows "Record: 1/1".



2. Select the appropriate Guaranty Agency from the Guaranty Agency list.
3. Click the **OK** button.

- The Guaranty Agency **Name** and **Code** fields will automatically populate. Repeat steps 1 through 4 for each additional Guaranty Agency. Selecting at least one Guaranty Agency is required.

Lender/Trustee

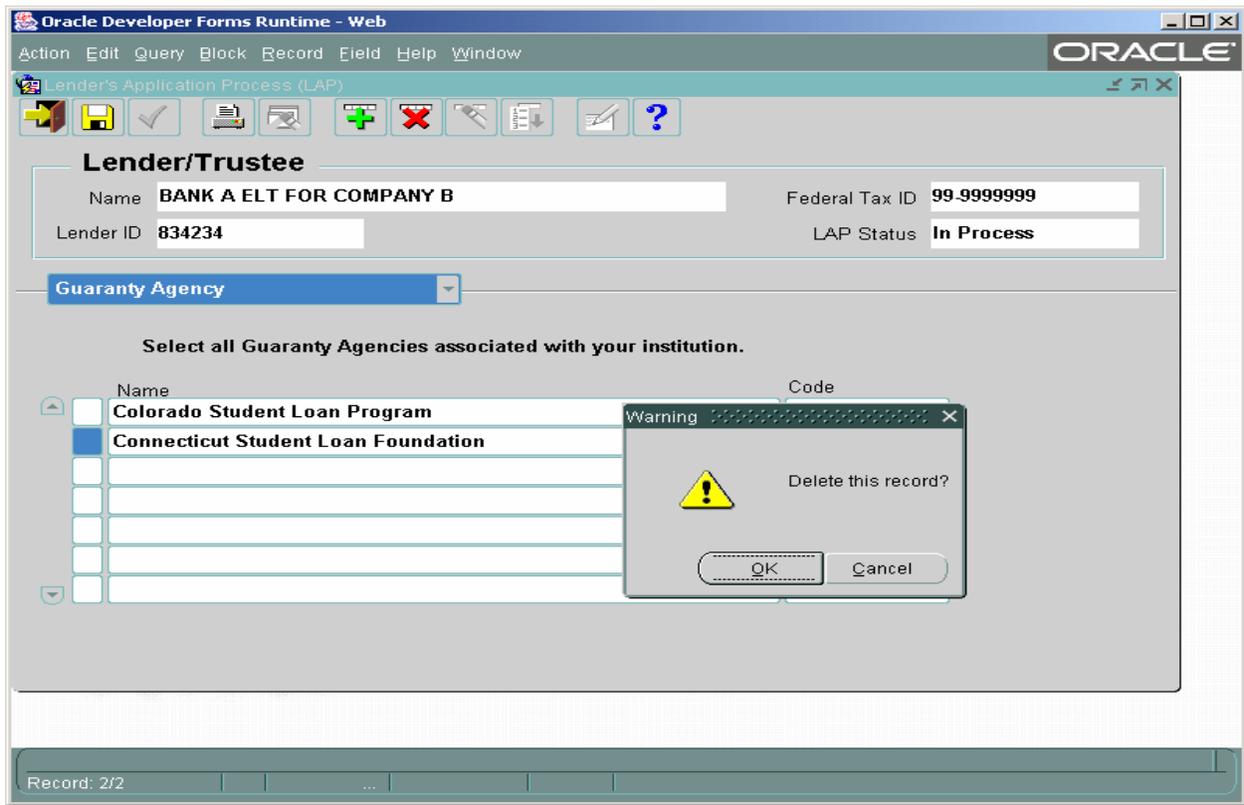
Name	BANK A ELT FOR COMPANY B	Federal Tax ID	99.9999999
Lender ID	834234	LAP Status	In Process

Guaranty Agency

Select all Guaranty Agencies associated with your institution.

Name	Code
<input checked="" type="checkbox"/> Colorado Student Loan Program	708
<input type="checkbox"/>	

Record: 1/1



7. To delete a Guaranty Agency from the Guaranty Agency screen, click inside the field that contains the name of the Guaranty Agency to be deleted. Click on the **Delete Record** icon. A warning message will appear like the one above. Click the **OK** button and the record will be permanently deleted.
8. If more than seven Guaranty Agencies are associated with this LID, then click on the **New Record** icon. A new line will be provided, and the Guaranty Agency list will automatically appear. Select the appropriate Guaranty Agency from the list and click the **OK** button. Continue adding new lines until all of your associated Guaranty Agencies are listed.
9. Once you have completed all fields on the "Guaranty Agency" screen, click on the drop down arrow. Highlight and click on "Servicer Information". This will open the "Servicer Information" screen.

5.4 Servicer Information Screen

This screen is used to capture which Servicers your institution works with.

Lender/Trustee

Name **BANK A ELT FOR COMPANY B** Federal Tax ID **99-9999999**
Lender ID **834234** LAP Status **In Process**

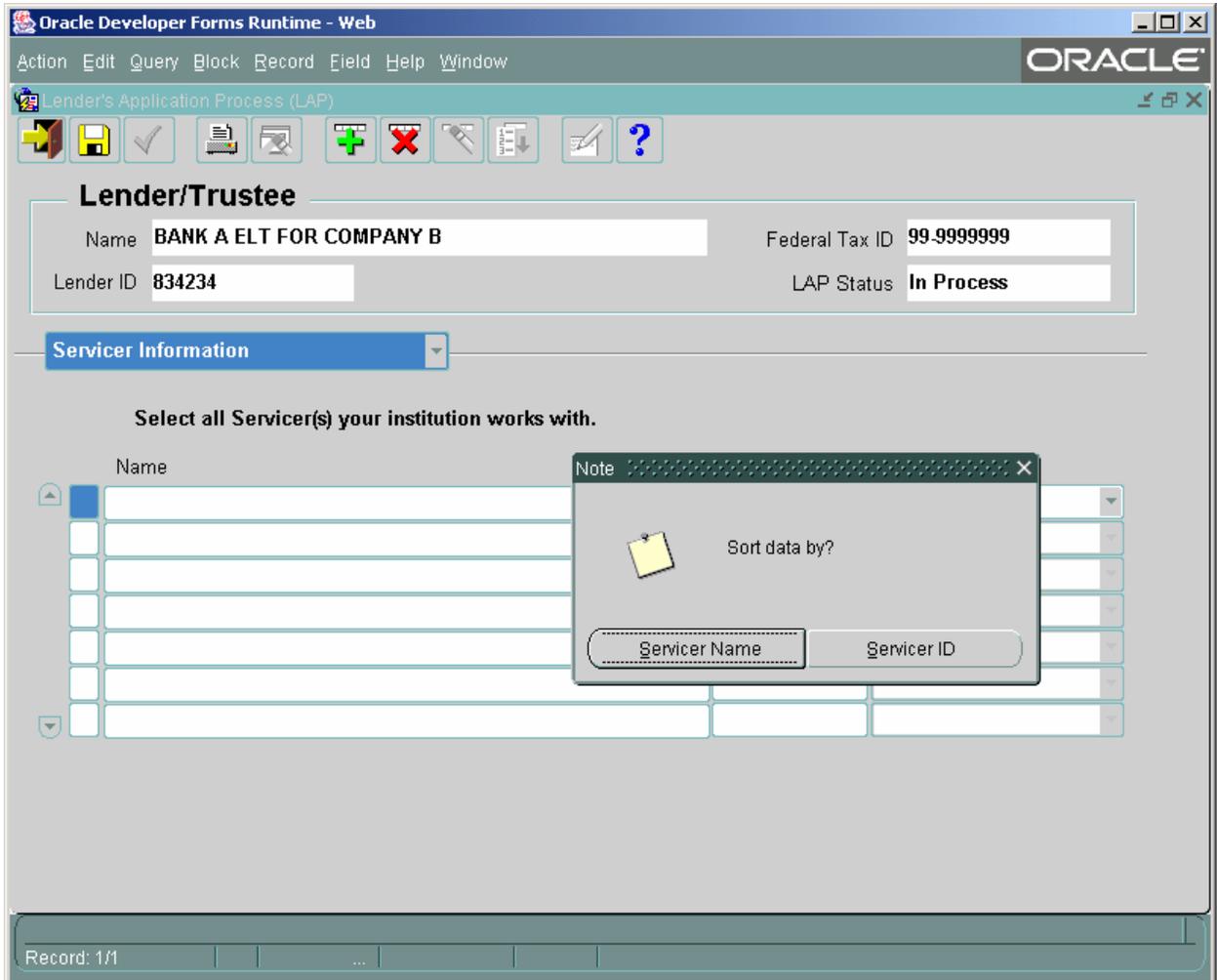
Servicer Information

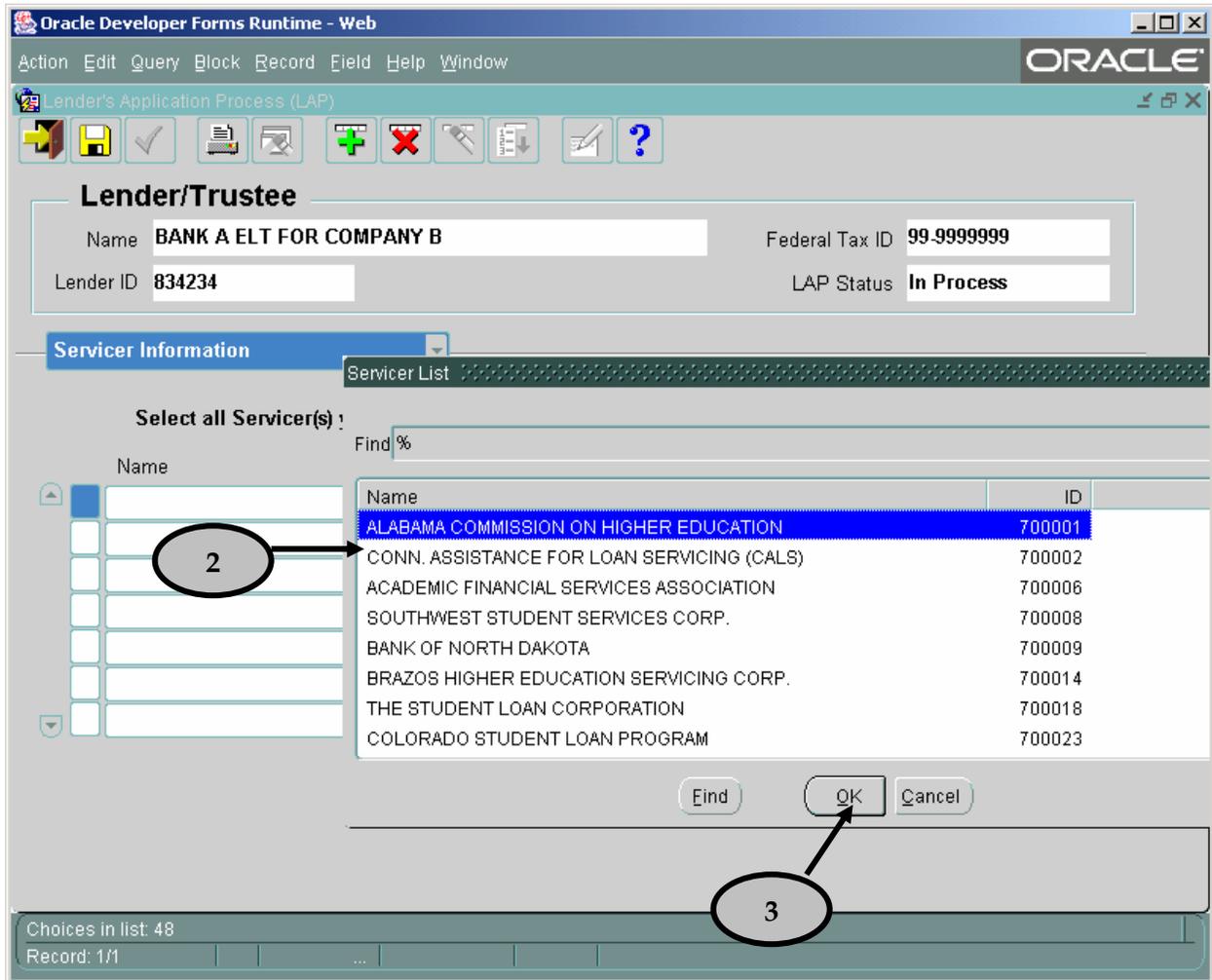
Select all Servicer(s) your institution works with.

Name	Servicer ID	Function
		Maintain

Record: 1/1

1. If you have a servicing contract with a servicing organization to maintain all or part of your portfolio, then click inside the first empty **Name** field. **NOTE:** A Servicer is a company other than your financial institution with whom you contract to service your loan portfolio. Click **CTRL L** to select the servicer. You will be prompted to sort the information by either the servicer name or code.





2. Select the appropriate Servicer from the Servicer List.
3. Click the OK button. The Servicer **Name** and **Number** fields will automatically populate.

Lender/Trustee

Name **BANK A ELT FOR COMPANY B** Federal Tax ID **99.9999999**

Lender ID **834234** LAP Status **In Process**

Servicer Information

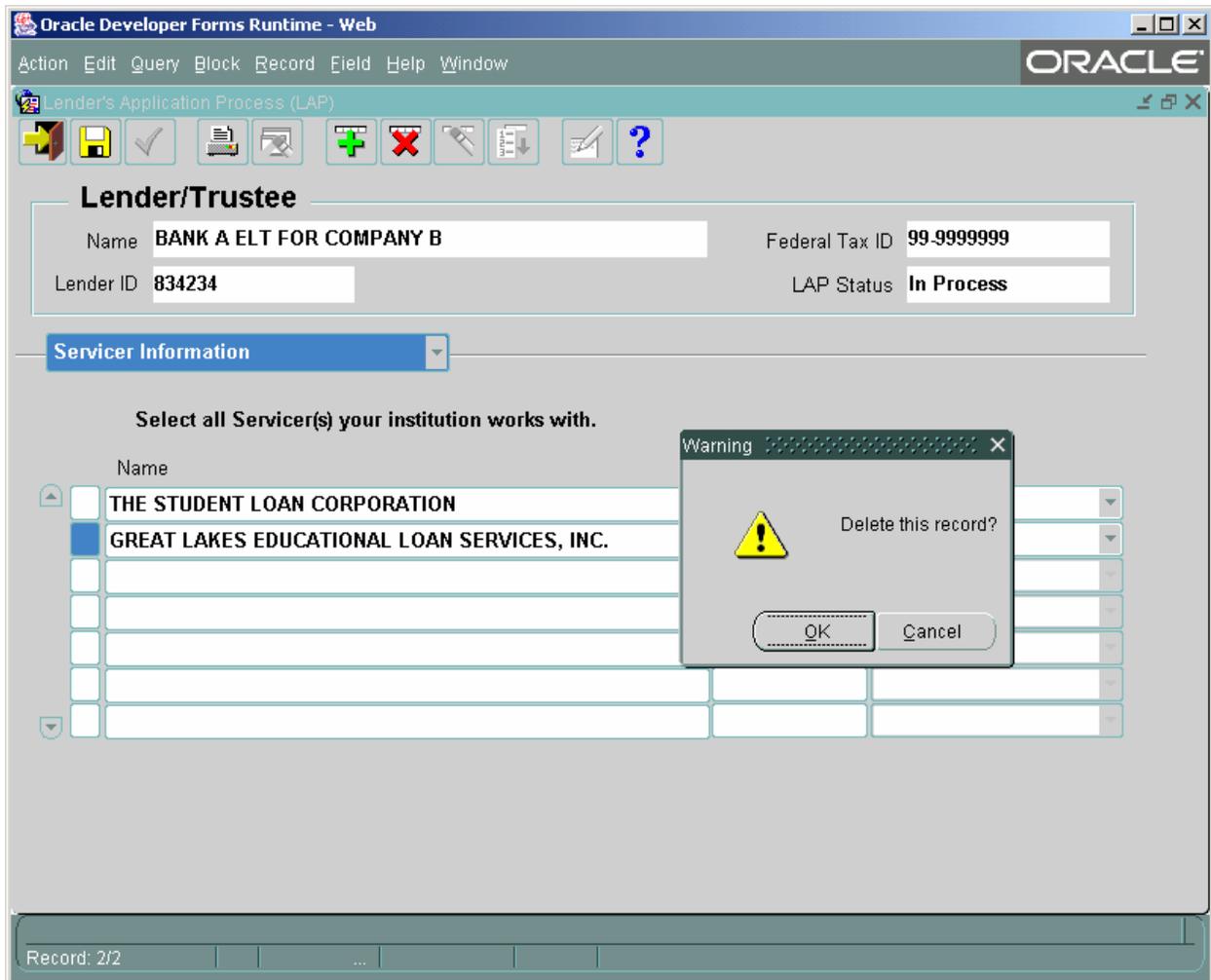
Select all Servicer(s) your institution works with.

Name	Servicer ID	Function
THE STUDENT LOAN CORPORATION	700018	Submit/View

Record: 1/1

4. The Servicer **Name** and **Number** fields will automatically populate.
5. Click on the drop down arrow under the **Function** field. Choose the appropriate function for the Servicer. Note: Select "Submit/View" if the Servicer fills out AND will b submitting the quarterly billings for your institution. Select "Maintain" if the Servicer fills out but will not submit quarterly billings for your institution. Repeat steps 1 through 6 for each additional Servicer.
6. Once you have completed all fields on the "Servicer Information" screen, click on the drop down arrow. Highlight and click on "Additional LID(s) Information". This will open the "Additional LID(s) Information" screen.

7. If more than seven Servicers are associated with this LID, then click on the New Record icon. A new line will be provided, and the Servicer list will automatically appear. Select the appropriate Servicer from the list and click the OK button. Remember to choose the appropriate function. Continue adding new lines until all of your associated Servicers are listed.



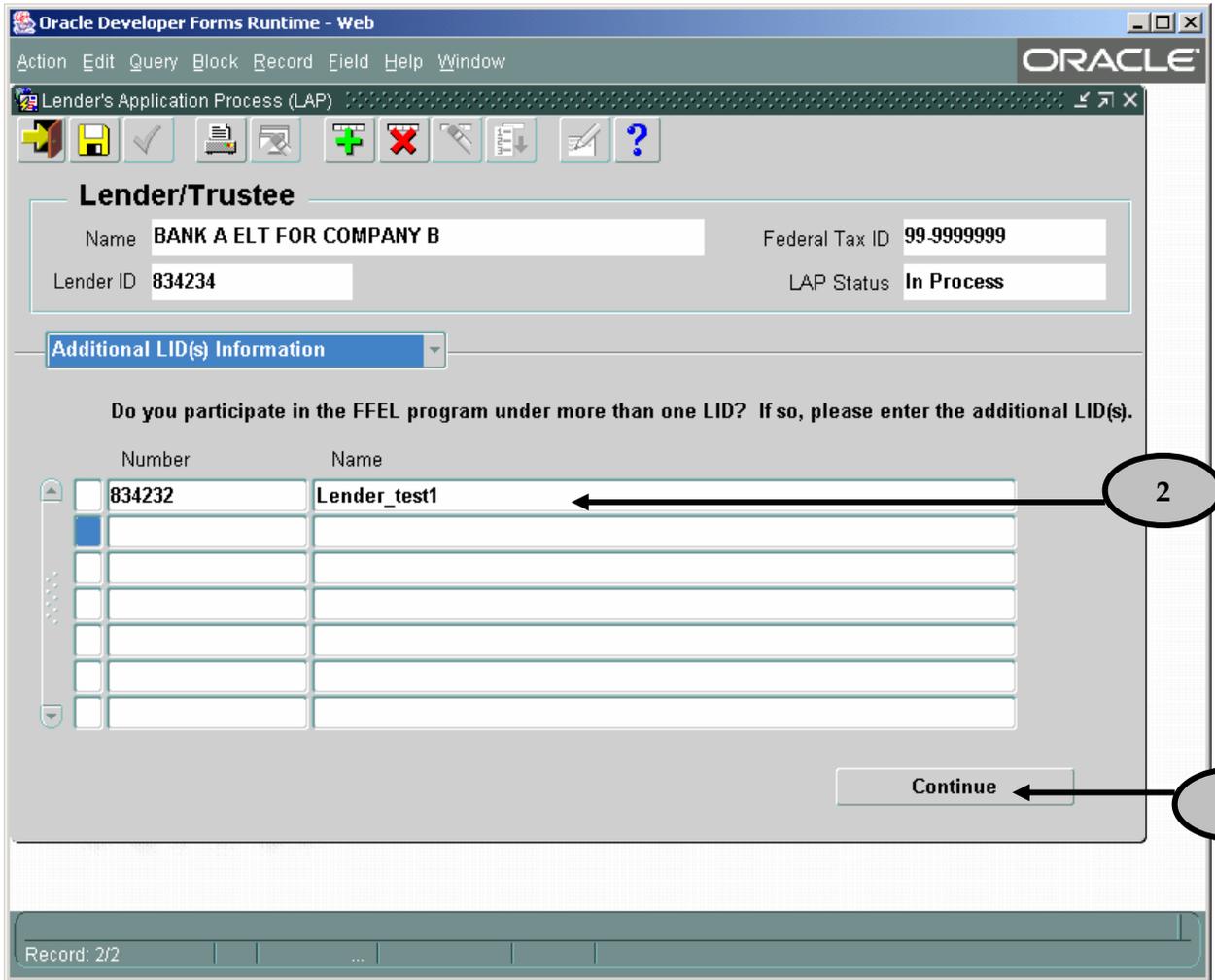
8. To delete a Servicer from the Servicer Information screen, click inside the field that contains the name of the Servicer to be deleted. Click on the **Delete Record** icon. A warning message will appear like the one below. Click the **OK** button and the record will be permanently deleted.

5.5 Additional LID(s) Information Screen

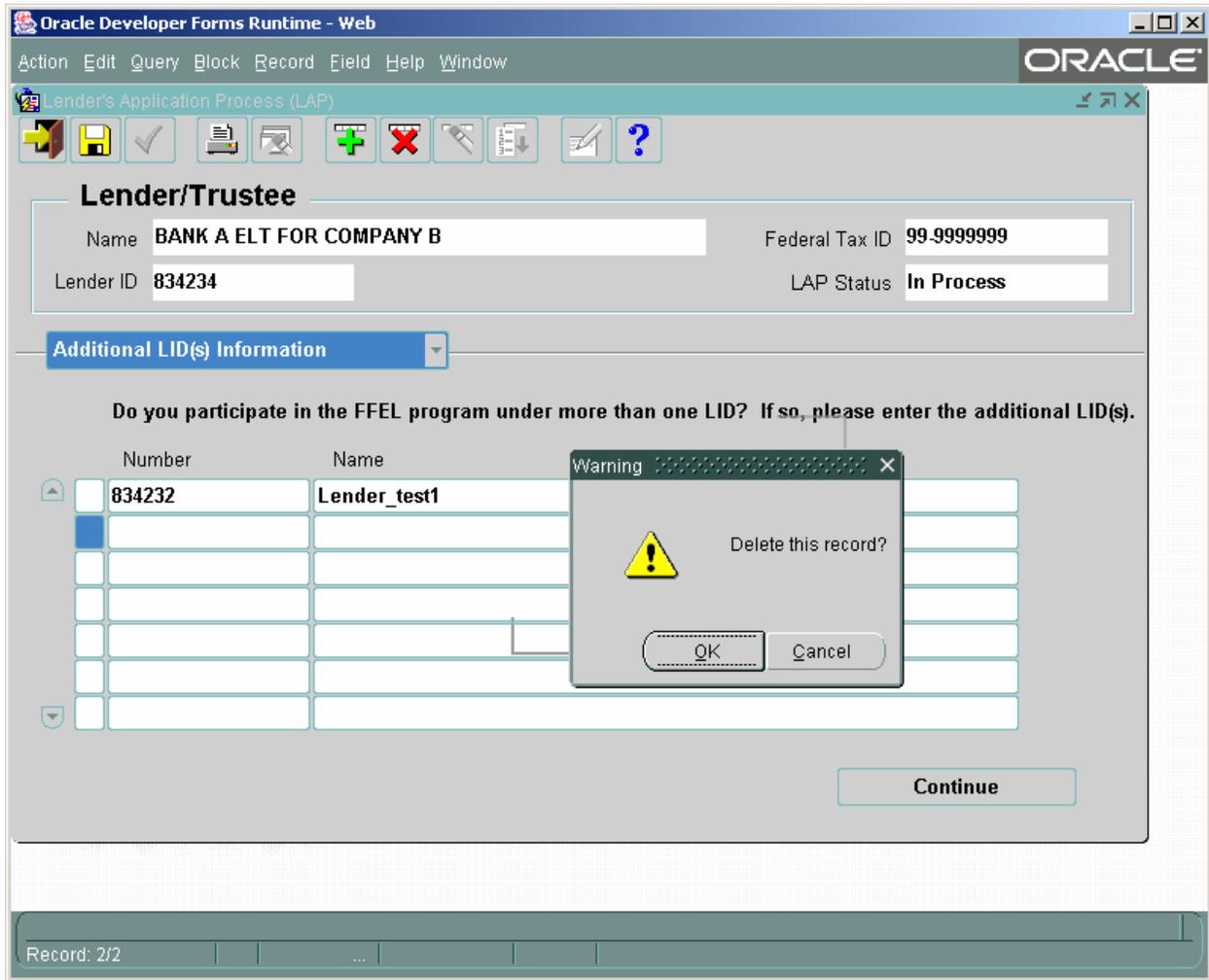
This screen is used to capture any additional LID(s) your institution uses for participation in the FFEL program.

Number	Name

1. If you administer any portion of your portfolio under a different LID, click inside the first empty **Number** field and enter the additional LID. If no name appears in the **Name** field, recheck that you entered the LID correctly.



2. Note that the Lender **Name** field populates automatically. Repeat step 1 for each additional LID.
3. Click the **Continue** button after all additional LIDs have been entered.
4. To delete a LID from the *Additional LID(s) Information* screen, click inside the field that contains the number of the LID to be deleted. Click on the **Delete Record** icon. A warning message will appear like the one below. Click the **OK** button and the record will be permanently deleted.



5. If more than seven additional LIDs are associated with this LID, then click on the **New Record** icon and a new line will be provided. Continue adding new lines until all your LIDs are listed.

5.6 Disclaimer Screen

This screen is used to submit your LAP information.

The screenshot shows the Oracle Developer Forms Runtime - Web interface. The title bar reads "Oracle Developer Forms Runtime - Web". The menu bar includes "Action", "Edit", "Query", "Block", "Record", "Field", "Help", and "Window". The Oracle logo is in the top right corner. The main window title is "Lender's Application Process (LAP)". The interface includes a toolbar with various icons. The main content area is titled "Lender/Trustee" and contains the following fields:

Name	BANK A ELT FOR COMPANY B	Federal Tax ID	99.9999999
Lender ID	834234	LAP Status	In Process

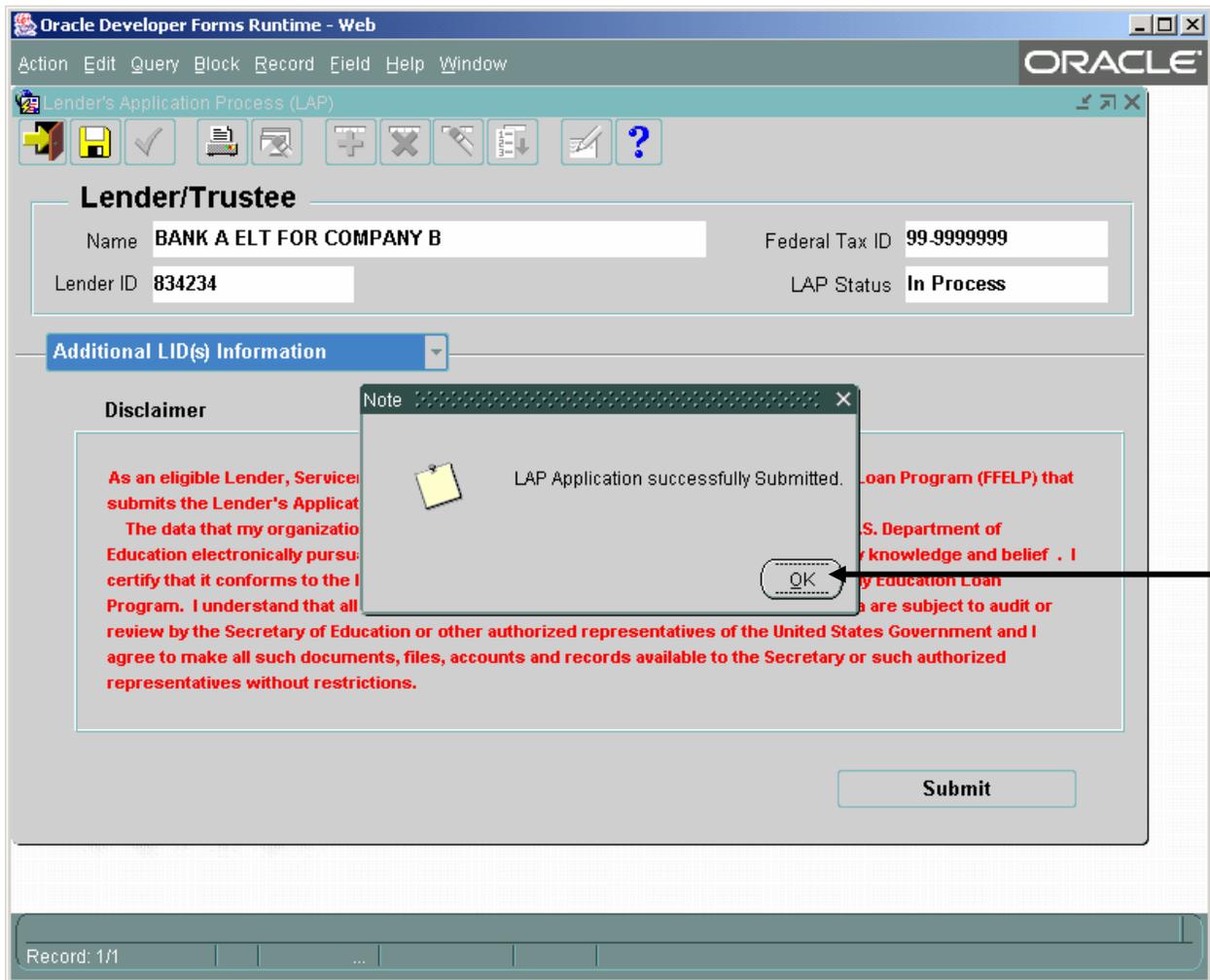
Below these fields is a dropdown menu labeled "Additional LID(s) Information". A "Disclaimer" section is highlighted with a red border and contains the following text:

As an eligible Lender, Servicer, or Eligible Lender Trustee in the Federal Family Education Loan Program (FFELP) that submits the Lender's Application Process (LAP) electronically, I certify that:

The data that my organization or its agent, or its third-party servicer, will submit to the U.S. Department of Education electronically pursuant to this Agreement is and will be correct to the best of my knowledge and belief . I certify that it conforms to the laws, regulations, and policies applicable to the Federal Family Education Loan Program. I understand that all documents, files, accounts and records supporting this data are subject to audit or review by the Secretary of Education or other authorized representatives of the United States Government and I agree to make all such documents, files, accounts and records available to the Secretary or such authorized representatives without restrictions.

At the bottom of the form are two buttons: "Cancel" and "Submit". The "Submit" button is highlighted with a dashed border. Callout boxes 1 and 2 point to the Disclaimer and Submit buttons respectively.

1. Read the **Disclaimer**.
2. Click the **Submit** button.



3. A confirmation note will appear. Click the **OK** button. This will bring you back to the "Welcome" screen.

FYI

At any time click the save icon to save your data. Once you have saved your LAP, you will be able to close your browser or access another web site. When you return to LAP, you can resume your updates and verification without re-entering the data you already saved.

6 Servicer Screens

6.1 Lender/Servicer/Trustee Application Process Screen

This screen is used to capture FFEL Provider type, IDs, and Name.

Oracle Developer Forms Runtime - Web

Action Edit Query Block Record Field Help Window

ORACLE

Lender's Application Process (LAP)

Lender/Servicer/Trustee Application Process

Please select if you are a Lender, Servicer or Lender/Trustee :

Lender

Servicer

Lender/Trustee

1

2

3

4

Servicer ID 700216

Federal Tax ID 99-9999999

Servicer Name SERVICER 1

Continue

5

Record: 1/1

1. Note that the **Servicer** radio button is pre-populated based upon the Servicer Identification number entered on the "Welcome" screen. .
2. Note that your servicing company's six-digit **Servicer ID** is pre-populated.

3. Note that the nine-digit **Federal Tax ID** assigned to your servicing company by the Internal Revenue Service (IRS) is pre-populated.
4. Tab to the **Servicer Name** field and note that your servicing company's name is pre-populated. If the full, legal name of your organization differs from what is shown, enter the correct Servicer name here. This is a required field.
5. Click the **Continue** button once all mandatory fields have been completed. This will open the "Contact Information" screen.

FYI

At any time click the save icon to save your data. Once you have saved your LAP, you will be able to close your browser or access another web site. When you return to LAP, you can resume your updates and verification without re-entering the data you already saved.

6.2 Contact Information Screen

This screen is used to capture demographic information pertaining to your institution.

Servicer

Name: SERVICER 1 Federal Tax ID: 99-9999999

Servicer ID: 700216 LAP Status: In Process

Contact Information

Enter your Contact Information below.

First Name: LYNKA Address: 887 NORTH ST.

Middle Initial: City: SILVER CITY

Last Name: WALKER State: WASHINGTON

Email: SERVICER@ED.GOV ZIP Code: 22000-0000

Phone: 202 333-3333 Extension: Fax: 202 333-3334

Continue

FYI The Name, Fed Tax ID, and Lender ID fields automatically populate based upon information entered in the "Lender/Servicer/Trustee Application Process" screen.

FYI The LAP Status field automatically populates. The four LAP statuses are:
New – no data has been entered
In Progress – LAP has been partially completed
Submitted – LAP has been completed and submitted for ED approval
Approved – LAP has been approved by ED staff. Data will be transferred into LaRS.

At this time, take a moment to review the information on this screen. If changes need to be made, update the information as necessary. You will also want to enter any information that may be missing. To do so, follow the steps below:

1. Tab to the **First Name** field and enter the first name of the contact person for your servicing company. This person should be authorized to address inquiries concerning information provided on the LAP and regarding lender servicing activities. .
2. Tab to the **Middle Initial** field and enter the middle initial of the contact person for your servicing company. This is not a required field.
3. Tab to the **Last Name** field and enter the last name of the contact person for your servicing company.
4. Tab to the **Email** field and enter the email address of the contact person for your servicing company. The email address must be in a valid format (e.g. john.doe@aol.com).
5. Tab to the **Phone** field and enter the phone number (with area code) of the contact person for your servicing company. It is not necessary to enter parentheses or hyphens, as the system automatically provides the correct format. Include the phone extension, if applicable.
6. Tab to the **Fax** field and enter the fax number (with area code) of the contact person for your servicing company. It is not necessary to enter parentheses or hyphens, as the system automatically provides the correct format.
7. Tab to **Address** field and enter the street address for your servicing company in the four lines provided.
8. Tab to the **City** field and enter the city in which your servicing company is located.
9. Tab to the **State** field and enter the postal state abbreviation for your servicing company. You may also click on the inverted triangle and a list of states will appear for you to select from.
10. Tab to the **ZIP Code** field and enter the five-digit ZIP code in which your servicing company is located. The four-digit extension is optional. It is not necessary to include a hyphen, as the system automatically provides the correct format.

- Once you have completed all fields on the "Contact Information" screen, click on the drop down arrow. This will open the "Lender Information" screen. This screen will be blank. Click Continue.

Oracle Developer Forms Runtime - Web

Action Edit Query Block Record Field Help Window

Lender's Application Process (LAP)

Servicer

Name **SERVICER 1** Federal Tax ID **99-9999999**

Servicer ID **700216** LAP Status **In Process**

Lender Information

Lender

LID	Name	Servicer Function

Continue

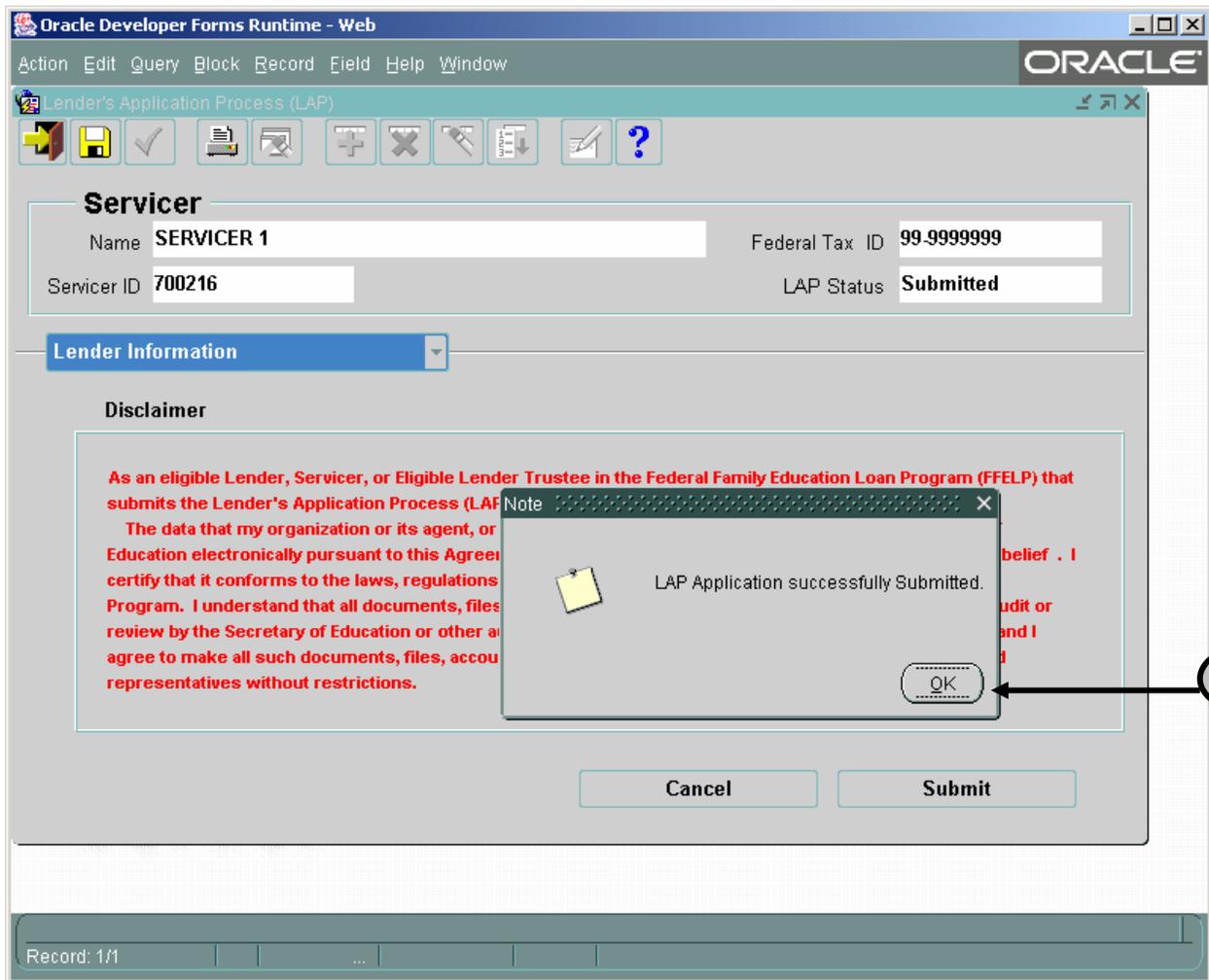
FRM-40105: Unable to resolve reference to item LENDER_INFO.LST_ID.
Record: 1/1

6.3 Disclaimer Screen

This screen is used to submit your LAP information.

The screenshot shows the Oracle Developer Forms Runtime - Web interface. The title bar reads "Oracle Developer Forms Runtime - Web". The menu bar includes "Action", "Edit", "Query", "Block", "Record", "Field", "Help", and "Window". The Oracle logo is in the top right corner. The main window title is "Lender's Application Process (LAP)". Below the title bar is a toolbar with various icons. The form content is divided into sections: "Servicer" with fields for Name (SERVICER 1), Federal Tax ID (99-9999999), Servicer ID (700216), and LAP Status (In Process). Below this is a "Lender Information" dropdown menu. A "Disclaimer" section is highlighted with a circled "1" and an arrow pointing to the disclaimer text. At the bottom, there are "Cancel" and "Submit" buttons. The "Submit" button is highlighted with a circled "2" and an arrow pointing to it. The status bar at the bottom shows "Record: 1/1".

1. Read the **Disclaimer**.
2. Click the **Submit** button.



3. A confirmation note will appear. Click the **OK** button. This will bring you back to the "Welcome" screen.

FYI

At any time click the save icon to save your data. Once you have saved your LAP, you will be able to close your browser or access another web site. When you return to LAP, you can resume your updates and verification without re-entering the data you already saved.